

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

CURTIS J. KALCHTHALER

Debtor(s)

Case No. 19-20355GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/29/2019.
- 2) The plan was confirmed on 03/29/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/30/2019, 12/16/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/22/2024.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,840.00.
- 10) Amount of unsecured claims discharged without full payment: \$13,848.20.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$116,057.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$116,057.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$5,643.02
Court Costs \$0.00
Trustee Expenses & Compensation \$5,646.59
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$11,289.61

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCEPTANCE NOW	Unsecured	1,212.00	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	201.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Unsecured	0.00	10,642.98	10,642.98	8,497.46	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	23,370.00	0.00	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	1,000.00	1,143.93	1,143.93	913.33	0.00
CENTERS FOR REHAB SERVICES	Unsecured	NA	150.00	150.00	119.76	0.00
CREDIT MANAGEMENT COMPANY	Unsecured	2,628.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,700.00	1,579.08	1,579.08	1,260.75	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	1,139.34	1,139.34	909.66	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	273.00	273.46	273.46	218.33	0.00
LVNV FUNDING LLC	Unsecured	1,419.00	1,419.48	1,419.48	1,133.33	0.00
MIDFIRST BANK	Secured	72,063.00	78,157.24	0.00	50,645.83	0.00
MIDFIRST BANK	Secured	0.00	14,032.30	14,032.30	14,032.30	0.00
MIDLAND FUNDING LLC	Unsecured	953.00	953.41	953.41	761.21	0.00
MUNHALL BOROUGH (TRASH/SOLID	Secured	763.48	596.16	596.16	596.16	131.92
MUNHALL BOROUGH (TRASH/SOLID	Secured	NA	172.28	172.28	172.28	0.00
NAVIENT SOLUTIONS LLC O/B/O AID	Unsecured	157,532.00	161,101.87	0.00	17,100.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	506.25	506.25	404.20	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	870.98	870.98	695.40	0.00
SPRINT CORP(*)	Unsecured	1,082.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	906.00	NA	NA	0.00	0.00
TIME PAYMENT CORP	Unsecured	2,242.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	1,231.06	1,231.06	982.89	0.00
US DEPARTMENT OF HUD***++	Secured	NA	28,157.20	0.00	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	334.16	334.16	266.80	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	551.04	551.04	439.96	0.00
WELLS FARGO BANK NA D/B/A WELI	Unsecured	6,870.00	6,870.93	6,870.93	5,485.82	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$50,645.83	\$0.00
Mortgage Arrearage	\$14,032.30	\$14,032.30	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$768.44	\$768.44	\$131.92
TOTAL SECURED:	\$14,800.74	\$65,446.57	\$131.92
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,666.10	\$39,188.90	\$0.00

Disbursements:	
Expenses of Administration	<u>\$11,289.61</u>
Disbursements to Creditors	<u>\$104,767.39</u>
TOTAL DISBURSEMENTS :	<u>\$116,057.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/16/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.